

JENNIFER M. GRANHOLM GOVERNOR

# OFFICE OF FINANCIAL AND INSURANCE SERVICES DEPARTMENT OF CONSUMER & INDUSTRY SERVICES DAVID C. HOLLISTER. DIRECTOR

LINDA A. WATTERS COMMISSIONER

## The Wellness Plan Rehabilitation Information

The Commissioner of the Office of Financial and Insurance Services (OFIS) has appointed Eoshealth Regulatory Services LLC as deputy rehabilitator. If you are a member of The Wellness Plan and need information, please call The Wellness Plan's customer service toll free **800-875-WELL** (**800-875-9355**). If you are a provider and need to speak to the Deputy Rehabilitator regarding urgent matters, you may contact them toll free at **866-TWP FOR U** (**866-897-3678**).

Rehabilitation is a corporate reorganization under court supervision in order to allow OFIS and its representatives to ascertain the financial condition of The Wellness Plan, to take all necessary steps to implement improvements in its operations to enhance its profitability and restore The Wellness Plan to full compliance with Michigan's financial solvency requirements for HMOs.

## **Members:**

## Billing:

As a member of The Wellness Plan you will continue to receive covered services; and The Wellness Plan will pay for that care. The Wellness Plan's contracted providers, whether former or current, entered into a "hold harmless" clause in their provider contracts that prevents them from billing Wellness Plan members for provider fees that should be paid by The Wellness Plan. Wellness Plan members may be billed by a provider for applicable co-payments. The rehabilitation order also prohibits balance billing by The Wellness Plan's non-contracted providers. Therefore, if a bill collection agency attempts to collect payments from you that should have been paid by The Wellness Plan; please refer them to The Wellness Plan.

## **Obtaining Care:**

As a member of The Wellness Plan you are entitled to receive uninterrupted medical care. Please do not hesitate to contact The Wellness Plan toll free at **800-875-WELL** (**800-875-9355**) should you have problems with a provider who indicates that he or she no longer accepts The Wellness Plan. If the provider was a contracted provider on July 1, 2003, the provider is required by the Ingham County Court to continue to provide medical care for The Wellness Plan members.

#### Plan Services:

If you have questions or concerns regarding The Wellness Plan, how to enroll, availability of benefits or services call Wellness toll free at **800-875-WELL** (**800-8875-9355**).

# **Providers:**

# Billing:

Whether you are former or current participating or non-participating provider of The Wellness Plan, Michigan Law and the Rehabilitation Order prohibits balance billing or obtaining a judgment against any member of The Wellness Plan for services covered by a Wellness Plan policy. Accordingly, collection efforts should be terminated.

#### Reimbursement:

Pursuant to the Rehabilitation Order, The Wellness Plan, under direction of the Office of Financial and Insurance Services will pay provider claims for services provided on or after July 1, 2003. Reimbursement for services with date of service prior to July 1, 2003 will be determined by the Office of Financial and Insurance Services after reviewing The Wellness Plan's financial condition. Providers will be advised of the procedures to submit claims for payment of claims with dates of service prior to July 1, 2003.

# **Collection Agencies**

If you are a collection agency that has been retained by a former or current provider to The Wellness Plan, you may be involved in attempting to collect a debt that The Wellness Plan <u>is not legally</u> obligated to pay under Michigan law and the Rehabilitation Order. <u>Please verify that the creditor has the legal authority to collect the debt.</u>

If you have made a negative notation on a member of The Wellness Plan's credit report, please make arrangements to immediately have the negative notation removed from the member's credit report.

# **Employers**

#### Billing:

Your employees will continue to receive care pursuant to their policy with The Wellness Plan . You will continue to be billed for premiums by The Wellness Plan. The Rehabilitation does not alter your contractual obligations to The Wellness Plan.

Please review he information under "**Members**"-Billing" for information concerning your employees, co-payments and balance billing. If your employees are contacted by a provider or a collection agency working on the provider's behalf, please refer the employes to The Wellness Plan's toll free number at **800-875-WELL** (**800-875-9355**).

## Obtaining Care:

Your employees are entitled to receive uninterrupted health care. Please do not hesitate to have your employees contact The Wellness Plan toll free at **800-875-WELL** (**800-875-9355**) if a provider indicates he or she will no longer accept or treat Wellness Plan members.

#### Plan Services:

If you or your employees have questions or concerns regarding The Wellness Plan, enrollment, benefits or services, please contact The Wellness Plan toll free at **800-875-WELL** (**800-875-9355**).

#### Terminations:

All employer groups currently contracted with The Wellness Plan for health services are prohibited from terminating the contract prior to the contract's expiration date. Please refer to Rehabilitation Order on this web page under "General Rehabilitation Matters."

#### Enrollment:

The Wellness Plan will continue to accept new members during open enrollment periods. Representatives of The Wellness Plan will continue to attend enrollments, meetings, health fairs, and other events sponsored by employer groups.

## Agents

## Reimbursement:

As licensed agents of The Wellness Plan, you will still receive your scheduled commission payments for commissions earned on or after July 1, 2003. These commissions may be submitted as a claim in the Rehabilitation proceeding. The Wellness Plan is currently prohibited from paying commissions earned prior to July 1, 2003. Please remember that your employer groups are restricted by the Rehabilitation Order from terminating their relationship with The Wellness Plan prior to the current contract's expiration date.